



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

LAW OFFICES OF DARIN D. PINTO, P.C.  
376 South Avenue East  
Westfield, New Jersey 07090  
(908) 317-9450

Attorneys for Debtor  
Richard K. Biela

In Re:  
RICHARD K. BIELA,  
Debtor.

Order Filed on December 21, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-20646  
Chapter: 13  
Judge: Rosemary Gambardella

**CONSENT ORDER RESOLVING POST-PETITION ARREARS  
OWED BY DEBTOR TO TD BANK, N.A. AND MODIFYING  
CONSENT ORDER ENTERED BY COURT ON SEPTEMBER 26, 2018**

The relief set forth on the following pages is hereby **ORDERED**.

Dated: December \_\_\_, 2020  
**DATED: December 21, 2020**

A handwritten signature in black ink, appearing to read "Rosemary Gambardella".  
\_\_\_\_\_  
Honor      Honorable Rosemary Gambardella  
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
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LAW OFFICES OF DARIN D. PINTO, P.C. 376 South Avenue East Westfield, New Jersey 07090 (908) 317-9450	
Attorneys for Debtor Richard K. Biela	
In Re:  RICHARD K. BIELA,  Debtor.	Case No.: 18-20646  Chapter: 13  Judge: Rosemary Gambardella

**CONSENT ORDER RESOLVING POST-PETITION ARREARS  
OWED BY DEBTOR TO TD BANK, N.A. AND MODIFYING  
CONSENT ORDER ENTERED BY COURT ON SEPTEMBER 26, 2018**

**WHEREAS**, Richard K. Biela (hereinafter “Debtor”) filed a Chapter 13 Modified Plan after confirmation on December 17, 2020, which included post-petition arrears owed to TD Bank, N.A. (hereinafter “Creditor”) in the amount of \$8,484.00;

**WHEREAS**, the Debtor wishes to pay the arrears to the Creditor through the modified Chapter 13 Plan and the Creditor agrees to this payment through the Plan;

**WHEREAS**, as a modification to the Consent Order entered by this Court on September 26, 2018 (Docket No. 35), the Debtor wishes to provide for payment of Creditor’s secured claim inside the modified Chapter 13 Plan, in equal monthly installments of \$334.00 commencing on January 1, 2021 and the Creditor agrees to this payment through the Plan.

**NOW THEREFORE**, it is ordered that:

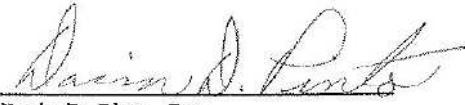
1. That the Debtor shall pay post petition arrears owed to TD Bank, N.A. in the amount of \$8,484.00 through the Chapter 13 Plan and the confirmation order shall reflect such treatment.

2. That the Debtor shall recommence post petition payments owed to TD Bank, N.A. in equal monthly installments of \$334.00 on January 1, 2021, and the confirmation order shall reflect such treatment.

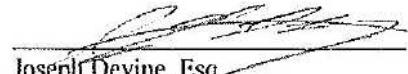
3. If the Debtor is thirty (30) days late with the \$334.00 monthly payment, the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's Attorney.

4.. That the instant Stipulation shall be attached to and made a part of the Confirmation Order to be entered herein.

Dated: 12/17/2020

  
Darin D. Pinto  
LAW OFFICES OF DARIN D. PINTO, P.C.  
376 South Avenue East  
Westfield, New Jersey 07090  
Attorneys for Debtor Richard K. Biela

Dated: 12/17/2020

  
Joseph Devine, Esq.  
SCHILLER, KNAPP, LEFKOWITZ &  
HERTZEL, LLP  
30 Montgomery Street, Suite 1205  
Jersey City, New Jersey 07302  
Attorneys for Creditor TD Bank, N.A.

In re:

Richard K Biela

Debtor(s)

Case No. 18-20646-RG

Chapter 13

District/off: 0312-2

User: admin

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Date Rcvd: Dec 22, 2020

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2020:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Richard K Biela, 901 Stuyvesant Ave Apt 211, Union, NJ 07083-6957

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 24, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2020 at the address(es) listed below:

Name	Email Address
Darin D Pinto	on behalf of Debtor Richard K Biela dpintolaw@comcast.net
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Jill Manzo	on behalf of Creditor INVESTORS BANK bankruptcy@fskslaw.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Richard James Tracy, III	on behalf of Creditor TD Bank N.A. richard.tracy.iii@gmail.com,

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Dec 22, 2020

Form ID: pdf903

Total Noticed: 1

tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com

U.S. Trustee

USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 7